

Spelman College Benefits At A Glance

SpelCare, our comprehensive benefits program, captures the true purpose of our program, which is Spelman cares about its employees. This is why we offer great benefits including voluntary plans that allow you the opportunity to customize your selections to meet your needs. **Open enrollment is the one time of year you have the opportunity to enroll or make changes to your benefit elections.** Full-time employees and their eligible dependents are eligible to enroll in the benefits. Benefits are governed by plan documents and policies, and benefit plans may change or be cancelled at any time.

Comprehensive Benefits

- Medical & Prescription Drug Insurance (Cigna)
- Dental Insurance (Cigna)
- Vision Insurance (Cigna)
- Basic Life & AD&D, Additional Life and LTD Insurance (Cigna)
- Short Term Disability (Cigna)
- Hospital Indemnity/Critical Illness/Accident Insurance (AFLAC)
- Flexible Spending Accounts (Payflex)
- 403(b) Retirement Savings Program (TIAA)
- Employee Assistance Program (Magellan)
- Wellness Programs (Cigna) and on campus Wellness Center
- Long Term Care Insurance (Unum)
- Paid Time Off & Holidays
- Tuition Reimbursement and Tuition Waiver Programs
- Pre-Paid Legal (ARAG)

Eligibility

An eligible employee is an active employee who is regularly scheduled to work on a full-time basis for at least 30 hours per week. Benefits begin on the 1st day of the month following the hire date for most benefits. Dependents eligible to enroll in the insurance plans include spouse, domestic partner and dependent children up to age 26. Part-time employees are eligible for some of the benefits. Documentation verifying dependent eligibility such as marriage license, birth certificate, affidavit, etc. is required at time of enrollment.

Our Plan Year

The plan year for our benefits is from January 1 through December 31 of each year. Open Enrollment elections for benefits is held annually - usually in November. Open Enrollment is the one time of year you have the opportunity to enroll or make changes to your benefit elections.

After the Open Enrollment period, you cannot make changes to your benefits during the year unless you experience a “qualifying life event” or a HIPAA qualifying event. If you have a qualifying life event, you have up to 30 days from the date of the event to make changes. Documentation of the qualifying event will be required. Examples of “qualifying life events” include the following:

- Marriage, divorce, legal separation, or annulment; gaining a dependent by birth, legal adoption of a child, or addition of a stepchild; losing a spouse or dependent through death or if a dependent becomes ineligible; or
- Changes in your employment status or spouse’s/dependent’s status.

*Please review your paystubs within 30 days of enrollment to ensure deductions align with elections. Failure to do so, will result in the wrong benefits and you will not be reimbursed after the 30-day review period.
1/2020

Benefit/Description	Employee Monthly Cost and Effective Date of Coverage																
Medical Insurance (Cigna) - Medical insurance for employees, spouse, domestic partner, and/or dependents.	<table> <tr> <td data-bbox="667 134 945 164">Cigna Open Access HSA Plan</td><td data-bbox="1228 134 1570 164">Cigna Open Access Plus (OAP)</td></tr> <tr> <td data-bbox="667 164 945 193">Employee Only:</td><td data-bbox="1228 164 1570 193">\$ 80.81**</td></tr> <tr> <td data-bbox="667 193 945 222">Employee +1:</td><td data-bbox="1228 193 1570 222">\$218.79</td></tr> <tr> <td data-bbox="667 222 945 251">Family:</td><td data-bbox="1228 222 1570 251">\$454.77</td></tr> <tr> <td data-bbox="667 251 945 280"></td><td data-bbox="1228 251 1570 280">\$536.21</td></tr> </table> <p>*The effective date of coverage is the first of the month after the hire date. If the hire date is the first day of the month and falls a work day, coverage is effective on the hire date.</p> <p>*Spelman HSA Subsidy Contribution:</p> <table> <tr> <td data-bbox="699 410 945 440">EE Only:</td><td data-bbox="909 410 1010 440">\$ 750.00</td></tr> <tr> <td data-bbox="699 440 945 469">EE + One</td><td data-bbox="909 440 1010 469">\$1,000.00</td></tr> <tr> <td data-bbox="699 469 945 498">EE + One or More:</td><td data-bbox="909 469 1010 498">\$1,000.00</td></tr> </table> <p>This applies to all HSA accounts (proration is applicable for employees hired during the 2020 plan year)</p> <p><i>Employees participating in the Health Savings Account (HSA) cannot enroll in the Flexible Spending Account</i></p> <p>** This rate meets the minimum value standard.</p>	Cigna Open Access HSA Plan	Cigna Open Access Plus (OAP)	Employee Only:	\$ 80.81**	Employee +1:	\$218.79	Family:	\$454.77		\$536.21	EE Only:	\$ 750.00	EE + One	\$1,000.00	EE + One or More:	\$1,000.00
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Dental Insurance (Cigna) - Dental insurance employees, spouse, domestic partner, and/or dependents.	<table> <tr> <td data-bbox="968 675 1146 704">Cigna PPO Low</td><td data-bbox="1350 675 1535 704">Cigna PPO High</td></tr> <tr> <td data-bbox="667 704 945 734">Employee Only:</td><td data-bbox="1228 704 1570 734">\$ 7.19</td></tr> <tr> <td data-bbox="667 734 945 763">Employee +1:</td><td data-bbox="1228 734 1570 763">\$13.98</td></tr> <tr> <td data-bbox="667 763 945 792">Employee +Family:</td><td data-bbox="1228 763 1570 792">\$29.38</td></tr> <tr> <td data-bbox="667 792 945 821"></td><td data-bbox="1228 792 1570 821">\$34.69</td></tr> </table> <p>*The effective date of coverage is the first of the month after the hire date. If the hire date is the first day of the month and falls on a work day, coverage is effective on the hire date.</p>	Cigna PPO Low	Cigna PPO High	Employee Only:	\$ 7.19	Employee +1:	\$13.98	Employee +Family:	\$29.38		\$34.69						
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Vision Plan (Cigna) -Vision insurance for employees, spouse, domestic partner, and/or dependents.	<table> <tr> <td colspan="2" data-bbox="1199 922 1329 951">Vision PPO</td></tr> <tr> <td data-bbox="989 984 1161 1013">Employee Only:</td><td data-bbox="1308 984 1371 1013">\$3.00</td></tr> <tr> <td data-bbox="989 1013 1161 1042">Employee +1:</td><td data-bbox="1308 1013 1371 1042">\$4.00</td></tr> <tr> <td data-bbox="989 1042 1161 1071">Family:</td><td data-bbox="1308 1042 1371 1071">\$5.00</td></tr> </table> <p>*The effective date of coverage is the first of the month after hire date. If the hire date is the first day of the month and falls on a work day, coverage is effective on the hire date.</p>	Vision PPO		Employee Only:	\$3.00	Employee +1:	\$4.00	Family:	\$5.00								
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Basic Life Insurance/AD & D (Cigna) - Basic Life Insurance/AD & D Insurance: 1.5 x annual salary to a maximum of \$750,000 in coverage.	<p>Basic Life Insurance and AD&D (Accidental Death and Dismemberment)</p> <p><i>Basic Life and AD&D insurance premiums are paid fully by Spelman College</i></p> <p>*The effective date of coverage is the hire date.</p>																

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1/2020

<p>Voluntary Term Life Insurance (Cigna) - Employees may apply for additional voluntary term life insurance for themselves and their families. In order to elect coverage for a family member, the employee must elect at least that same coverage for themselves.</p>	<p style="text-align: center;">Voluntary Term Life <i>*The employee paid premium cost is based on age and coverage level selected</i></p> <p>*The effective date of coverage is the hire date for the guaranteed issue amount. Voluntary Life insurance over the guaranteed issue is subject to medical underwriting by Cigna.</p>
<p>Long Term Disability (Cigna) - Salary continuation when you are unable to work due to a qualifying event (after the 180 elimination period). Long term disability is 60 percent of your monthly salary, not to exceed salary plan limits.</p>	<p style="text-align: center;">Long Term Disability <i>Long Term Disability premiums are paid fully by Spelman College</i></p> <p>*The effective date of coverage is one year from the hire date.</p>
<p>Short Term Disability (Cigna) - Salary continuation in the event that you are unable to work due to a qualifying event.</p>	<p style="text-align: center;">Short Term Disability <i>*Employee paid premiums are determined by age/elimination period elected; some events have a waiting period</i></p> <p>Benefit Period: Up to 6 months Benefit: 60% of Monthly Income (not to exceed maximum) Elimination Period: 7 days</p> <p style="text-align: center;">*The effective date of coverage is the first of the month after the hire date.</p>
<p>Voluntary Benefits (AFLAC) - Money that is paid to you for related expenses associated with a benefit</p>	<p style="text-align: center;">Voluntary Benefits <i>*Employee paid premiums are determined by the election of individual or two parent elections</i></p> <p>Benefit Plans: Critical Illness – Receive a lump sum payment for critical illness diagnosis Hospital Indemnity – Get paid a set amount of money if you are confined in a hospital Accident Insurance – Receive assistance with medical and out-of-pocket costs that add up after an accidental injury</p> <p style="text-align: center;">*The effective date of coverage is the first of the month after hire date.</p>

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<p>Flexible Spending Account(s) (Payflex) - Pre-taxed dollars that are set aside by the employee, through payroll deduction, to be used for qualifying health and dependent care expenses. All money must be used by the end of the benefit year (December 31st; both plans).</p>	<p>Health Care Account:</p> <ul style="list-style-type: none"> You may elect up to \$2,700. May be used for qualified medical, dental, vision, and prescription care (Access to the entire elected amount is available on the first day of the benefit year - January 1st). The elected amount is available upon enrollment for employees hired mid-year. <p>Dependent Care Account:</p> <ul style="list-style-type: none"> You may elect up to \$5,000 (Access is available to the contributed amount at the time of claim). <p>*The effective date of coverage is the first of the month after the hire date. If the hire date is the first day of the month and falls on a work day, coverage is effective on hire date.</p>
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For information on our other benefits or for detailed plan information, please read the summary plan booklets and the summary of benefits and coverages documents located on the portal at [my/spelman/human resources](#). Also, if you have questions, you may contact the Office of Human Resources at 404-270-5092.